

[illegible]

5 The server 15 receives an order for an electronic asset from the stationary terminal 11 or the mobile terminal 13; downloads to the stationary terminal 11 or the mobile terminal 13 an electronic asset and an exchange or receipt certificate to be described later; retains the thus-issued electronic asset, exchange certificate,
10 or receipt certificate; and settles a charge billed to the thus-ordered electronic asset.

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